

# REGION VII AGING SERVICES

**Mark Jessor, Regional Aging Services Program Administrator**

Serving: Adams, Billings, Bowman, Dunn, Golden Valley, Hettinger, Slope and Stark Counties



Spring 2014



## **INSIDE THIS ISSUE**

*Pages 2&3: Healthy Living Tips: Stay Safe on the Road.*

*Renter's Refund Program*

*Pages 3&4: How Medicare Works With Other Insurances*

*Page 4: Medicare Conditional Payments*

*Page 5:: Appealing Medicare Decisions*

*Pages 6&7: Voice Your Vote!*

*Page 8: Commonly Held Myths about Older Adults*

*Page 9: Telephone Numbers to Know*

*Page 10: Upcoming Events*



## **Well wishes to Becky Delgado**

Becky will be leaving the Aging office at Badlands Human Service Center on May 31<sup>st</sup>, 2014. She started her work here as the Options Counselor for SW North Dakota on May 1<sup>st</sup>, 2012 and has done a tremendous job in building and developing the program in this region. Over the last 2 years she has met with and helped dozens of people prepare for their future and explore service options. She will be returning to her home community in Colorado. Becky will be truly missed and we wish her the best in her future endeavors!

*Region VIII Newsletter compiled by Mark Jessor, BHSC Aging Services Unit*

# HEALTHY LIVING TIPS

## Stay Safe on the Road: Tips for Older Drivers

Aging is a part of life; driving cessation doesn't have to be. Consider the following tips to stay safe behind the wheel:

- Discuss your medication and its effects on driving with your doctor or pharmacist.
- Ensure that your mirrors and seat are properly adjusted for optimal viewing.
- Pay attention to road conditions.
- Get an annual eye exam and wear contact lenses or glasses as recommended.
- Plan to go over your route ahead of time.
- Leave more distance between you and the car in front of you.
- Eliminate distractions like playing radios, talking on cell phones and eating.
- Keep car windows clean inside and out.
- Add a larger review mirror to increase your range of visibility.
- Limit driving to daytime if you have trouble seeing at night.
- Stay physically fit – take a brisk walk daily.
- Stay mentally active – learn a new skill or hobby.
- Carpool or take public transportation whenever possible.

### Useful Resources:

#### *National Center on Senior Transportation (NCST)*

Includes resources on transportation options for older adults on how to address the need for driving retirement.

**<http://www.seniortransportation.net>**

#### *AAA Foundation for Traffic Safety*

Website offers useful tips and tools for older drivers and their families.

**<http://www.seniordrivers.org>**

---

## Renter's Refund Program

Tax Commissioner Ryan Rauschenberger reminded North Dakota residents that the deadline is approaching for eligible renters to file for a partial refund of their rent. Low income senior citizens and disabled persons may qualify for a refund of part of the rent that they paid for housing in 2013.

"Refunds provided by the Renter's Refund program are important to those individuals who qualify and we don't want anyone to miss the May 31 deadline," said Rauschenberger. "The program is for senior citizens and disabled persons who use a qualifying percentage of their income to pay rent for their home or apartment. Money paid for lot rent by mobile home residents may also qualify for a refund."

The Tax Department administers the Renter's Refund program. Eligibility for the program was significantly expanded by the 2013 legislature and it is now available to renters who meet the following criteria:

- 65 years of age or older or permanently and totally disabled.
- Income does not exceed \$42,000 per year.

In addition to the age or disability status, applicants must also meet the criteria for the percentage of income that was paid for rent. If 20 percent of the total rent paid is more than 4 percent of their 2013 income, they may be eligible for a refund.

The following example shows how the formula works:

A renter pays \$450 per month in rent (\$5,400 per year) and has an income of \$18,000.

Twenty percent of \$5,400 is \$1,080.

Four percent of \$18,000 is \$720.

The difference is \$360, which is the amount of refund the renter is entitled to receive.

Note: The maximum amount that can be refunded is \$400.

Rauschenberger encourages those who may qualify for the refund to contact the Tax Department at 701.328.3127 or 877.328.7088 (select option 6) for more information. The application form and instructions are available on the Tax Department website at <http://www.nd.gov/tax/property/forms/24777.pdf>. The form must be received by the Tax Department by May 31, 2014.

---

## How Medicare works with other insurance

If you have [Medicare](#) and other health insurance or coverage, each type of coverage is called a "payer." When there's more than one payer, "[coordination of benefits](#)" rules decide which one pays first. The "primary payer" pays what it owes on your bills first, and then sends the rest to the "secondary payer" to pay. In some cases, there may also be a third payer.

## What it means to pay primary/secondary

- The insurance that pays first (primary payer) pays up to the limits of its coverage.
- The one that pays second (secondary payer) only pays if there are costs the primary insurer didn't cover.
- The secondary payer (which may be Medicare) may not pay all the uncovered costs.
- If your employer insurance is the secondary payer, you may need to enroll in Medicare [Part B](#) before your insurance will pay.

Paying "first" means paying the whole bill **up to** the limits of the coverage. It doesn't always mean the primary payer pays first in time. If the insurance company doesn't pay the [claim](#) promptly (usually within 120 days), your doctor or other provider may bill Medicare. Medicare may make a conditional payment to pay the bill, and then later recover any payments the primary payer should've made.

If you have questions about who pays first, or if your insurance changes, call the Benefits Coordination & Recovery Center (BCRC) at 1-855-798-2627. TTY users should call 1-855-797-2627.

---

## Medicare Conditional Payments

### What's a conditional payment?

A conditional payment is a payment Medicare makes for services another payer may be responsible for. Medicare makes this conditional payment so you won't have to use your own money to pay the bill. The payment is "conditional" because it must be repaid to Medicare when a settlement, judgment, award, or other payment is made.

If Medicare makes a conditional payment for an item or service, and you get a settlement, judgment, award, or other payment for that item or service from an insurance company later, the conditional payment must be repaid to Medicare. You're responsible for making sure Medicare gets repaid for the conditional payment.

### How Medicare recovers conditional payments

If Medicare makes a conditional payment, you or your representative should call the Benefits Coordination & Recovery Center (BCRC) at 1-855-798-2627. TTY users should call 1-855-797-2627. The BCRC will work on your case, using the information you or your representative gives it to see that Medicare gets repaid for the conditional payments.

The BCRC will gather information about any conditional payments Medicare made related to your pending settlement, judgment, award, or other payment. Once a settlement, judgment, award or other payment is final, you or your representative should call the BCRC. The BCRC will get the final repayment amount (if any) on your case and issue a letter requesting repayment.

**Learn More about Medicare and Medicaid services at [www.cms.gov](http://www.cms.gov)**

---

## Appealing Medicare Decisions

### What's an appeal?

An appeal is the action you can take if you disagree with a coverage or payment decision made by Medicare, your Medicare health plan, or your Medicare Prescription Drug Plan.

You have the right to appeal if Medicare, your Medicare health plan, or your Medicare drug plan denies one of these:

- A request for a health care service, supply, item, or prescription drug that you think you should be able to get
- A request for payment of a health care service, supply, item, or prescription drug you already got
- A request to change the amount you must pay for a health care service, supply, item, or prescription drug

You can also appeal if Medicare or your plan stops providing or paying for all or part of a health care service, supply, item, or prescription drug you think you still need.

If you have a [Medicare Medical Savings Account \(MSA\) Plan](#), you may appeal if you think you have met your [deductible](#) or you believe a service or item should count toward your deductible.

### If you decide to appeal

If you decide to appeal, ask your doctor, health care provider, or supplier for any information that may help your case. See your plan materials, or contact your plan for details about your appeal rights.

The appeals process has 5 levels. If you disagree with the decision made at any level of the process, you can generally go to the next level. At each level, you'll be given instructions in the decision letter on how to move to the next level of appeal.



### **May 10 Deadline to Ensure Your Right to Vote**

Because of voter identification law changes passed by the 2013 North Dakota Legislature, state residents should ensure they have one of the five valid forms of identification that will be allowed at the polls.

Equally important, new state residents or people who have moved but still have a driver's license or other form of identification with their old address, need to update their address with the N.D. Department of Transportation no later than May 10 to be eligible to vote in the June 10 primary election.

The five valid forms of identification are:

- North Dakota driver's license
- North Dakota non-driver's ID
- Tribal issued ID
- Student ID voting certificate
- Long-term care ID certificate

In all cases, state law requires the ID to include the voter's name, residential address (not a PO Box), and date of birth. People who use a tribal-issued ID to vote should check to be sure the ID includes all of the required information.

New residents of the state must also obtain a valid North Dakota ID by May 10 to be eligible to vote in the June primary. You should go to your nearest DOT driver's license site to obtain a North Dakota ID. State law requires that voters must live in a precinct 30 days prior to voting in any election.

People who have moved since they last voted must update their address record with the Department of Transportation no later than May 10. By doing so, your current and correct address will appear in the poll book used by poll workers to confirm that you are eligible to vote in your new voting precinct. There is a link on the [www.vote.nd.gov](http://www.vote.nd.gov) homepage where you can easily update your address online. You can also call DOT at 701-328-2600 or 1-855-637-6327.



***Residents of long-term care facilities such as a nursing home will have to obtain a certificate issued by the facility where they live in order to vote.***

College students will also be required to obtain a voting certificate from the college they are attending in order to vote in that location.

### **Absentee Voting and Voting by Mail**

Finally, there are also changes to voting absentee and voting by mail. The ballot application must include the identification number from your N.D. driver's license or non-driver's ID, or your tribal ID number. Students and residents of long-term care facilities must include a copy of the certificate they obtain from the institution with the ballot application. If you don't have any of those, you can still apply for an absentee/vote by mail ballot, but you must have another person with valid identification information sign and include their ID number on your ballot application.

Ballot application forms and other election information can be found online at [www.vote.nd.gov](http://www.vote.nd.gov).



June 10<sup>th</sup>, 2014 is the Primary Elections. Click on link below to view the complete list of candidates for offices across the state.

<https://vip.sos.nd.gov/CandidateList.aspx?eid=120>

**November 4<sup>th</sup>, 2014 will be the General Elections**

## Commonly Held Myths About Older Adults

**Myth: Dementia is an inevitable part of aging.**

Fact: Most older adults are cognitively intact.

**Myth: Older adults have higher rates of mental illness than younger adults, especially depression.**

Fact: Older adults tend to have lower rates of depression than younger adults.

**Myth: Older adults are a homogeneous group.**

Fact: The aging population is a highly heterogeneous group.

**Myth: Most older adults are frail and ill.**

Fact: Most older adults have good functional health.

**Myth: Older adults have no interest in sex or intimacy.**

Fact: Most older adults have meaningful interpersonal and sexual relationships.

**Myth: Older adults are inflexible and stubborn.**

Fact: Most older adults have the same personality traits as at a younger age.





# Telephone Numbers to Know

## Regional Aging Services Program Administrators

<b>Region I:</b>	Kayla Fenster	1-800-231-7724
<b>Region II:</b>	MariDon Sorum	1-888-470-6968
<b>Region III:</b>	Mary Weltz	1-888-607-8610
<b>Region IV:</b>	Patricia Soli	1-888-256-6742
<b>Region V:</b>	Sandy Arends	1-888-342-4900
<b>Region VI:</b>	Danelle Van Zinderen	1-800-260-1310
<b>Region VII:</b>	Katie Schafer	1-888-328-2662
<b>Region VIII:</b>	Mark Jesser	1-888-227-7525 (local: 227-7557)

## ND Family Caregiver Coordinators

<b>Region I:</b>	Kayla Fenster	1-800-231-7724
<b>Region II:</b>	Suzanne Olson	1-888-470-6968
<b>Region III:</b>	Mary Weltz	1-888-607-8610
<b>Region IV:</b>	RaeAnn Johnson	1-888-256-6742
<b>Region V:</b>	Laura Fischer	1-888-342-4900
<b>Region VI:</b>	Danelle Van Zinderen	1-800-260-1310
<b>Region VII:</b>	Bill Willis	1-888-328-2662
<b>Region VIII:</b>	Rene Schmidt	1-888-227-7525 (local: 227-7582)

## Long-Term Care Ombudsman Services

<b>State Ombudsman:</b>	Joan Ehrhardt	1-855-462-5465
<b>Region I &amp; II:</b>	Deb Kraft	1-888-470-6968
<b>Region III &amp; IV:</b>	Kim Helten	1-888-607-8610
<b>Grand Forks:</b>	RaeAnn Johnson	1-888-256-6742
<b>Region V &amp; VI:</b>	Bryan Fredrickson	1-888-342-4900
<b>Region VII:</b>	Shannon Nieuwsma or Joan Ehrhardt	1-701-391-0563 1-855-462-5465
<b>Region VIII:</b>	Mark Jesser	1-888-227-7525 (local: 227-7557)

## REGION VIII Options Counseling

Becky Delgado/Mark Jesser	1-888-227-7525 (local: 227-7504)
---------------------------	-------------------------------------

## Aging & Disability Resource LINK (ADRL)

Aging Services Division and Resource Link:  
Options Counseling Services **1-855-GO2LINK**  
(1-855-462-5465)

## Vulnerable Adult Protective Services

<b>Region I:</b>	Kayla Fenster	1-800-231-7724
<b>Region II:</b>	Niels Anderson	1-701-629-5393 or 628-2925
<b>Region III:</b>	Kim Helten	1-888-607-8610
<b>Region IV:</b>	Bernie Hopman (VAT)	1-888-256-6742 1-701-795-3000
<b>Region V:</b>	Cass County SS	1-701-241-5747 (Option #2)
<b>Region VI:</b>	Danelle Van Zinderen	1-701-253-6395
<b>Region VII:</b>	Bill Willis	1-888-328-2662
<b>Region VIII:</b>	Rene Schmidt	1-888-227-7525 (local: 227-7582)

## Other

AARP:	1-866-554-5383
Mental Health America of ND:	1-701-255-3692
IPAT (Assistive Technology):	1-800-895-4728
Legal Services of North Dakota: or (age 60+):	1-800-634-5263 1-866-621-9886
ND Attorney General's Office of Consumer Protection:	1-701-328-3404 1-800-472-2600
Social Security Administration:	1-800-772-1213
Medicare:	1-800-633-4227
State Health Insurance Counseling (SHIC) ND Insurance Department:	1-701-328-2440 1-888-575-6611
ND Association for the Disabled NDAD (Serving all of ND)	1-701-795-6605
Alzheimer's Association:	1-701-258-4933 1-800-272-3900
ND Senior Medicare Patrol:	1-800-233-1737

**Mark Jesser**  
**Regional Aging Services Program Administrator**  
**Badlands Human Service Center**  
**300 13<sup>th</sup> Avenue West, Suite 1**  
**Dickinson, ND 58601**

## **Return Service Requested**

### **Upcoming Events**

Memorial Day.....	May 26 <sup>th</sup> , 2014
Region VIII Council on Aging in Dickinson, Villard Terrace.....	June 2 <sup>nd</sup> , 2014
West River Conference on Social Welfare (Medora).....	June 12 <sup>th</sup> -13 <sup>th</sup> , 2014
Father's Day.....	June 15 <sup>th</sup> , 2014
First Day of Summer!!.....	June 21 <sup>st</sup> , 2014
Independence Day.....	July 4 <sup>th</sup> , 2014
Region VIII Council on Aging in Dickinson, Villard Terrace.....	August 4 <sup>th</sup> , 2014
Labor Day .....	September 1 <sup>st</sup> , 2014

### **MISSION STATEMENT**

*In a leadership role, Aging Services will actively advocate for individual life choices and develop quality services in response to the needs of vulnerable adults, persons with physical disabilities, and an aging society in North Dakota.*